

Northern District of Georgia

In Re: Debtor(s)

**William Arthur Goldstein**  
5480 Claire Rose Lane  
Atlanta, GA 30327

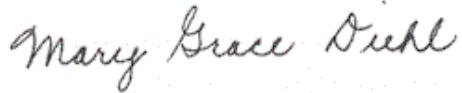
Case No.: **11-81255-mgd**  
Chapter: **7**  
Judge: **Mary Grace Diehl**

**xxx-xx-1789**

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED** that the debtor is granted a discharge under § 727 of title 11, United States Code, (the Bankruptcy Code).



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Mary Grace Diehl  
United States Bankruptcy Judge

Dated: July 21, 2014

Form 7do

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION  
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 7do continued (10/05)

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.**

In re:  
William Arthur Goldstein  
Debtor

Case No. 11-81255-mgd  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113E-9

User: pricev  
Form ID: 7do

Page 1 of 3  
Total Noticed: 127

Date Rcvd: Jul 21, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2014.

db +William Arthur Goldstein, 5480 Claire Rose Lane, Atlanta, GA 30327-4847  
aty +Barbara Ann Cole, Barbara Cole, Attorney at Law, LLC, 380 Green St., NE,  
Gainesville, GA 30501-3372  
cr +Saxon Mortgage Services, Inc., Aldridge Connors LLP, 780 Johnson Ferry Road, Suite 600,  
Atlanta, GA 30342-1439  
15704762 Adrian M. Steinwedel, 2004 Pacifica Drive, Cupertino, CA 95014  
15704764 #+Allen Joers, 7901 W. Evergreen Rd., Mequon, WI 53097-3009  
15704765 +Arnold Tishfield, 15 Empress Court, Freehold, NJ 07728-4303  
15704766 +Arthur Rickey, 300 Scenic Drive, Aberdeen, MD 21001-1129  
15141421 +Bank Of America, PO Box 650070, Dallas, TX 75265-0070  
15704767 Barry Cornish, 760 Carrier Street, Kamloops, BC Canada V2H10  
15704768 +Barton Smith, 1103 W. Windsor Drive, Marion, IN 46952-2615  
15289018 +Benjamin Rafter, 16741 32nd Ave Sw, Burien, WA 98166-3105  
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15704770 +Bruce A. Smith, 214 W. Glendale Rd., Oskaloosa, IA 52577-1723  
15704771 +Bruno Heck, 7257 Irondale Ave., Winnetka, CA 91306-2713  
15704772 +Charles Helsley, 2432 Halenboro Place, Honolulu, HI 96816-3406  
15289021 Children's Healthcare of Atlanta, P.O. Box 3475, Toledo, OH 43607-0475  
15704774 +Dale K. Reiman, 11936 Ridgeview Lane, Parker, CO 80138-7139  
15704775 +Dale Sorensen, 1339 Cana Lane, Fallbrook, CA 92028-4438  
15704776 Dan Volkman, 16606 410th St., SW, Fertile, MN 56540  
15704777 +Daniel Murry Cheston IV, 12913 Buoy Way, Lusby, MD 20657-4158  
15704778 David Huser, 2945 15th Ave, E., Prince Albert, SK Canada S6V7T7  
15704779 +David Reeder, 8811 Park Street, #47, Bellflower, CA 90706-8803  
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15704781 +Davis Harrington, 8108 Moonstone Cir., Las Vegas, NV 89128-7733  
15704782 +Dean Crawford, 255 4000 Rd., Coffeyville, KS 67337-7734  
15704783 +Don D. Schrag, 1319 E. Union Ave., Fullerton, CA 92831-3327  
15704784 +Don Vandendriessche, 2055 US Hwy 59, Marshall, MN 56258-5211  
15289022 +Donald M and Sharon Williams, 5504 A, Atlantic Ave, Virginia Beach, VA 23451-2233  
15704785 +Donald W. Cragun, 1767 Clarence Court, San Jose, CA 95124-1201  
15289023 +Douglas Berman, 1450 Brickell Ave 31st Floor, Miami, FL 33131-3460  
15289025 Dr. Aid Siddiqui, 192 3 South Utica Avenue, Tulsa, OK 74104-6520  
15289024 +Dr. Alec Jaret, 25 Needham Street, Newton, MA 02461-1615  
15704786 +Earl C. Brewer Jr., 221 Ivy Lane, Wilkesboro, NC 28697-7431  
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15704788 +Edward G Holmes, 1111 Shadie Ave., Campbell, CA 95008-5923  
15704789 +Frank K. Crooks, 5102 Indian Trail Ct., Collerville, TX 76034-3099  
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15704791 +Gale Vradenburg, 835 Red Apple Rd., Wenatchee, WA 98801-3679  
15704792 Gary Wallace, 33691 Road KK, La junta, CO 81050  
15704793 +Geoffrey Gangel, 76 County Road 25, Narrowsburg, NY 12764-6208  
15704794 +Gerald Modesitt, 600 E. Springhill Dr., Terre Haute, IN 47802-4449  
15289028 #+Glen And Joan -Hammer, 140 Habersham Waters Court, Atlanta, GA 30350-4605  
15289030 #+Glen Hammer, 140 Habersham Waters Court, Atlanta, GA 30350-4605  
15704795 +Gordon L. Overbey, 39 Madeline Court, Fairfield Glade, TN 38558-2761  
15289031 +Greenberg Traurig, 3290 Northside Drive Suite 400, Atlanta, GA 30327-2268  
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15704802 +James Mullins, 82 Ashley Rd., Stuarts Draft, VA 24477-2967  
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15704804 +James S. Swigert, 1421 Callis Creek Rd., Callis, ID 83226-4760  
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15289034 John Dean, 320S Summer View Drive, Alpharetta, GA 30022  
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15704806 +John Welch, 250 Arrow Leaf Drive, Lewisville, NC 27023-9507  
15704807 +Jon Volger, 2646 South Loop West, Suite 550, Houston, TX 77054-5614  
15289035 +Jouko J. Rissanen, 2660 Peachtree Rd Nw, Atlanta, GA 30305-3673  
15289036 +Kevin Blase & Gary Blase, C/O Lawrence A Rosenbloom, 5855 Sandy Springs Circle Suite 150,  
Atlanta, GA 30328-6276  
15704808 +Kevin Ebersole, 1302 Weavertown Rd., Lebanon, PA 17046-2273  
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15704809 +Kris Chakravarthi, 2304 Sage Lane, Bedford, TX 76021-3625  
15289038 +Leon Goldstein, 3363 N.E. 163rd Street Suite 705, North Miami Beach, FL 33160-4436  
15704811 +Lyndon H. Nordaune, 614 5th St., SE, Glenwood, MN 56334-1859  
15289039 +Marc Bercoen, 5170 Brooke Farm Dr., Atlanta, GA 30338-3178  
15704813 +Maxwell G. Levy, 211 West 80th Street, Suite 4AD, New York, NY 10024-7029  
15704814 #+Melvin Nace, 5639 Porcher Drive A, Myrtle Beach, SC 29577-2308

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Total Noticed: 127

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15289041 +Merchant Capital Services, Inc, 3363 N.e. 163rd Street Suite 705,  
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15704815 +Michael D. Kadolph, 4495 East Arapahoe Place, Centennial, CO 80122-2111  
15704817 +Nichil Vachhani, 4 Stiles Court, South Windsor, CT 06074-6900  
15704818 +Obert Aaberg, 33316 Co. Hwy 11, Rothsay, MN 56579-9335  
15289043 +Oleg Firer, 3363 N.e. 163rd Street Suite 705, North Miami Beach, FL 33160-4436  
15704819 +Oscar W. Dabney III, 406 Antietam, Victoria, TX 77904-2421  
15704820 +Paul J. Sprosty, 633 Keller Parkway, Little Canada, MN 55117-1242  
15704821 +Paul Jacober, 25342 Barents, Laguna, Hills, CA 92653-5204  
15289044 #+Peter Veugeler, 11324 Bridgehouse Road, Windermere, FL 34786-5405  
15289045 Ray Alyssa Rothman, PO Box 76611, Atlanta, GA 30358-1611  
15704822 +Rich Rupley, 21432 99th Ave., South, Kent, OH 98031-2004  
15704823 +Richard A. Matthews, 1286 Rppery Street, El Cajon, CA 92020-1756  
15704824 +Rick EmsWiler, 2729 Kraft Lane, Missouri Valley, IA 51555-8098  
15704825 +Rob Terrel, 3689, Glendon Avenue, #5, Los Angeles, CA 90034-6225  
15704826 +Robert A. Mahan, 300 Brosnan Court, San Francisco, CA 94080-7216  
15704827 +Robert Katz, 11457 SW. 84th Ln., Miami, FL 33173-4241  
15289046 Robert Rissanen, 24115 -Garfield Street, Denver, CO 80210  
15704829 +Sam T. Wildorfsky, 5100 Urbana Rd., Springfield, OH 45502-9277  
15289047 +Saxton, 4708 Mercantile Drive North, Fort Worth, tx 76137-3605  
15289049 +Smith Gambrell And Russell, LLP, 1230 Peachtree St Ne, Atlanta, GA 30309-3592  
15289048 +Snarl F. Graber, 2300 Sand Dollar Ct, Virginia Beach, VA 23451-1235  
15704830 +Sol Ripstein, 660 Church Ave., Woodmere, NY 11598-2736  
15704831 +Stanley H Rosen, 3029 Highland Falls Dr., Las Vegas, NV 89134-7453  
15704832 +Steve Andrews, 8130 Sawback Trail, Colorado Springs, CO 80919-4527  
15704833 +Sunil Singh, 9320 Ester St., Cypress, CA 90630-2801  
15289052 +The Physicians Pain and Rehab, P.O. Box 116045, Atlanta, GA 30368-6045  
15704834 +The Rabbi Harry H. Epstein School, Inc., 335 Colewood Way, NW, Sandy Springs, GA 30328-2956  
15704835 Tom Barton, 100 Nason, El Jebel, CO 81623  
15704836 +Tom Gerfen, 370 Grand Ave., Monrovia, CA 91016-2332  
15704837 +Tony Franklin, 1637 Horney road, Newland, NC 28657-8556  
15141424 Towne Bank, Harbour View Financial Center, #100, 5806 Harbour View Blvd.,  
Suffolk, VA 23435-3496  
15704838 +Tracy Biazo, 24380 Grandview Ave., Colfax, CA 95713-9248  
15141425 +United Leasing Corp, 9205 Atlee Branch Lane, Mechanicsville, VA 23116-2538  
15289057 +VFS Fianancing, GE Capital, Corporate Finance, 10 Riverview Drive, Danbury, CT 06810-6268  
15289056 +Value Recovery Group, 919 Old Henderson Road, Columbus, OH 43220-3722  
15289058 +WSbic Ventures , L..P. Et Al., C/o Latham. & Wa, 885 Third Avenue, New York, NY 10022-4834  
15289059 +Weinstock And Scavo, 3405 Piedmont Road, Atlanta, GA 30305-1728  
15289061 +William And Agie Bryant, 7755 Bennett Road, Wyncote, PA 19095-2301  
15704840 +William G Angel, 41643 Kingston Jordan Rd., Stayton, OR 97383-9720  
15289062 +William Galtney Cedar Equities, 820 Gessner Road #1000, Houston/ TX 77024-4470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty EDI: BL-BECKET.COM Jul 21 2014 20:38:00 Gilbert B. Weisman, Becket & Lee LLP,  
16 General Warren Blvd., P. O. Box 3001, Malvern, PA 19355-0701  
aty +EDI: QNCGORDON.COM Jul 21 2014 20:38:00 Neil C. Gordon, Arnall Golden Gregory LLP,  
Suite 2100, 171 17th Street, NW, Atlanta, GA 30363-1031  
aty +E-mail/Text: shayna@steinfeldlaw.com Jul 21 2014 21:17:49 Shayna M. Steinfeld,  
Steinfeld & Steinfeld, P.O. Box 49446, Atlanta, GA 30359-1446  
tr +EDI: QNCGORDON.COM Jul 21 2014 20:38:00 Neil C. Gordon, Arnall, Golden & Gregory, LLP,  
Suite 2100, 171 17th Street, NW, Atlanta, GA 30363-1031  
ust +E-mail/Text: ustpregion21.at.ecf@usdoj.gov Jul 21 2014 21:17:22  
Office of the United States Trustee, 362 Richard Russell Building, 75 Spring Street, SW,  
Atlanta, GA 30303-3315  
15289013 +EDI: GMACFS.COM Jul 21 2014 20:38:00 Ally, P.O.box 380902, Bloomington, MN 55438-0902  
15289014 +EDI: AMEREXPR.COM Jul 21 2014 20:38:00 American Express, P.O. Box 650448,  
Dallas, TX 75265-0448  
15183753 EDI: BECKLEE.COM Jul 21 2014 20:38:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
15289019 E-mail/Text: bankruptcy@bbandt.com Jul 21 2014 21:16:49 Branch Banking & Trust Company,  
Post Office 200 West Second Street, Winston-Salem, NC 27101  
15289017 +EDI: BANKAMER.COM Jul 21 2014 20:38:00 Bank Of America, P.O.Box 851001,  
Dallas, TX 75285-1001  
15289020 +EDI: CAPITALONE.COM Jul 21 2014 20:38:00 Capital One, P.O.Box 302 81,  
Salt Lake City, UT 84130-0281  
15289026 +E-mail/Text: manager@ebcollc.com Jul 21 2014 21:17:59 Ebco, LLC, 3500 South Dupont Highway,  
Dover, DE 19901-6041  
15289027 E-mail/Text: bknotice@erccollections.com Jul 21 2014 21:17:42 Enhanced Recovery Co. LLC,  
8014 Bayberry Rd., Jacksonville, FL 32256-7412  
15289042 +E-mail/Text: info@nelsonwatson.com Jul 21 2014 21:18:09 Nelson Watson & Associates, Lie,  
80 Merrimack Street Lower Level, Haverhill, ma 01830-5211  
15289051 +E-mail/Text: jballard@sfscapital.com Jul 21 2014 21:18:20 Strategic Funding Source, Inc,  
Jennifer Ballard, Esq., 1501 Broadway, Suite 360, New York, NY 10036-5501  
15289054 +E-mail/Text: LAROBankruptcy@SEC.gov Jul 21 2014 21:17:38 U.S. Securities Exchange Commission,  
5670 Wilshire Blvd 11th Floor, Los Angeles, CA 90036-5627  
15289060 +EDI: WFFC.COM Jul 21 2014 20:38:00 Wells Fargo Bank, P.O.Box 6995,  
Portland, OR 97228-6995

TOTAL: 17

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Total Noticed: 127

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Arnall Golden Gregory LLP  
cr\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
cr\* +The Rabbi Harry H. Epstein School, Inc., 335 Colewood Way, NW, Sandy Springs, GA 30328-2956  
15289015\* +Bank Of America, P.O. Box 650070, Dallas, TX 75265-0070  
15289016\* +Bank Of America, P.O. Box 650070, Dallas, TX 75265-0070  
15141422\* +Bank Of America, PO Box 650070, Dallas, TX 75265-0070  
15289029\* +Glen And Joan Hammer, 140 Habersham Waters Court, Atlanta, GA 30350-4605  
15289053\* Towne Bank, Harbour View Financial Center, #100, 5806 Harbour View Blvd., Suffolk, VA 23435-3496  
15141426\* +United Leasing Corp, 9205 Atlee Branch Lane, Mechanicsville, VA 23116-2538  
15289055\* +United Leasing Corp, 9205 Atlee Branch Lane, Mechanicsville, VA 23116-2538  
15704763 ##+Alan M. Fisher, 3670 Homeland Drive, Los Angeles, CA 90008-4920  
15704773 ##+Chris Rolfe, 32 Queen Ave., S., Minneapolis, MN 55405-1923  
15289032 ##+Harold Marc Rosenberg, 62 Elan Ct, Alpharetta, GA 30022-1815  
15704810 ##+Luis A. Santos, 1010 Seminole Drive, # 804, Fourt Lauderdale, FL 33304-3219  
15704812 ##+Mark Spaulding, 2434 Indian Mound, Norwood, OH 45212-1713  
15704816 ##+Mike Smith, 1711 Jefferson Ave., Maryville, TN 37804-2983  
15704828 ##+Robert M Cohen, 246 W. Scott Ave., Gilbert, AZ 85233-3314  
15289050 ##+Steve Giachello, 10185 Collins Road #1112, Bal Harbour, FL 33154-1632  
15704839 ##+William Coburn, 453 Moondance, Thousand Oaks, CA 91360-1210

TOTALS: 1, \* 9, ## 9

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2014 at the address(es) listed below:

Barbara Ann Cole on behalf of Debtor William Arthur Goldstein bcoleattorney@gmail.com  
Barbara Ann Cole on behalf of Defendant William Arthur Goldstein bcoleattorney@gmail.com  
Daniel J. Merrett on behalf of Plaintiff The Rabbi Harry H. Epstein School, Inc.  
dmerrett@jonesday.com  
Gilbert B. Weisman on behalf of Creditor American Express Centurion Bank  
notices@becket-lee.com  
John D. Schlotter on behalf of Creditor Saxon Mortgage Services, Inc. ecfmail@aclawllp.com  
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Richard H. Siegel on behalf of Creditor BANK OF AMERICA, N.A., BY SAXON MORTGAGE SERVICES,  
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Whitney R. Travis on behalf of Plaintiff Neil C. Gordon becky.wilkes@agg.com;angela.ford@agg.com  
TOTAL: 11